

Information to identify the case:

Debtor 1	<u>William Altman</u>	Social Security number or ITIN	xxx-xx-3565
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24930-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Altman

10/21/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Altman
Debtor

Case No. 18-24930-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 21, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2024:

Recip ID	Recipient Name and Address
db	+ William Altman, 101 Grandview Avenue, Midland, PA 15059-1115
14971052	++ ELDERTON STATE BANK, 143 N MAIN ST, PO BOX 427, ELDERTON PA 15736-0427 address filed with court.: Elderton State Bank, 143 N Main St, Elderton, PA 15736
15041677	+ HOME POINT FINANCIAL CORPORATION, C/o Jodi L. Hause, Esq., Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300 Pittsburgh, PA 15219-4408
14981397	+ Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
14981398	+ Patenaude & Felix, 501 Corporate Drive, Southpointe Center, SUITE 200, Canonsburg, PA 15317-8584

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 22 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 22 2024 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 22 2024 03:54:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Oct 22 2024 03:54:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 22 2024 00:08:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
15017889	EDI: GMACFS.COM	Oct 22 2024 03:54:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14971044	+ EDI: GMACFS.COM	Oct 22 2024 03:54:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15020495	Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:12:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14971045	+ Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 00:22:44	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981387	+ EDI: CITICORP	Oct 22 2024 03:54:00	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
14971046	+ EDI: CAPONEAUTO.COM	Oct 22 2024 03:54:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
14971047	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 00:09:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14996794	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 00:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14971050	+ EDI: CITICORP	Oct 22 2024 03:54:00	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14971049	+ EDI: CITICORP	Oct 22 2024 03:54:00	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
15038543	+ EDI: CITICORP	Oct 22 2024 03:54:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14971051	+ EDI: DISCOVER	Oct 22 2024 03:54:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15035652	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 22 2024 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14971053	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 22 2024 00:09:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14971054	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 22 2024 00:08:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
14971055	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Oct 22 2024 00:08:00	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
15426200	Email/Text: Bankruptcy@Freedommortgage.com	Oct 22 2024 00:08:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14971056	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 00:08:00	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
14979046	^ MEBN	Oct 21 2024 23:56:08	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
15040385	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 00:08:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14981392	EDI: IRS.COM	Oct 22 2024 03:54:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14971048	EDI: JPMORGANCHASE	Oct 22 2024 03:54:00	Chase Mtg, P.o. Box 24696, Columbus, OH 43224
14971057	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 22 2024 00:08:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15018411	Email/PDF: resurgentbknofications@resurgent.com	Oct 22 2024 00:22:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14971058	+ EDI: LENDNGCLUB	Oct 22 2024 03:54:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
15017806	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 00:12:34	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14971059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 00:12:31	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14971061	^ MEBN	Oct 21 2024 23:55:45	Nationwide Bank, 1 Nationwide Plz, Columbus,

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			OH 43215-2239
15036294	EDI: PRA.COM	Oct 22 2024 03:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971554	+ EDI: PRA.COM	Oct 22 2024 03:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14971062	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb Home, C/o Po Box 965036, Orlando, FL 32896-0001
14971063	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14971064	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/home Design Furn, C/o Po Box 965036, Orlando, FL 32896-0001
14971065	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/home Design Nahf, C/o Po Box 965036, Orlando, FL 32896-0001
14971066	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14971067	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/mattress Firm Ol, C/o Po Box 965036, Orlando, FL 32896-0001
14971068	+ EDI: SYNC	Oct 22 2024 03:54:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15037611	+ EDI: AIS.COM	Oct 22 2024 03:54:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 45			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14971060		Nationwide Bank
14981396		Nationwide Bank
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14981382	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14981383	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981384	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14981386	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14981385	*+	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981388	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981389	*+	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
14981390	*+	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
14981393	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14981391	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14981394	*+	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14981395	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14981399	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14981400	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981401	*+	Syncb/mattress Firm Ol, C/o Po Box 965036, Orlando, FL 32896-0001
14981402	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 2 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Eric E. Bononi	on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor William Altman ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 9